

# United States Bankruptcy Court

Southern District of Alabama

Case No. 07-12270

Chapter 13

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joy Putman  
2521 Oak View Dr.  
Mobile, AL 36606

Social Security / Individual Taxpayer ID No.:

xxx-xx-3908

Employer Tax ID / Other nos.:

## DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

### **IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/1/11

WILLIAM S. SHULMAN  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of Alabama

In re:  
Joy Putman  
Debtor

Case No. 07-12270-WSS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1128-1

User: hafner  
Form ID: B18W

Page 1 of 2  
Total Noticed: 15

Date Rcvd: Aug 01, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2011.

db +Joy Putman, 2521 Oak View Dr., Mobile, AL 36606-1830  
1651777 +Encore Receivable, c/o Discover Bank, 400 North Rogers Road, Olathe, KS 66062-1212  
1651778 I.C. Systems, P. O. Box 64887, c/o Washington Mutual, Saint Paul, MN 55164-0887  
1669874 World Financial Network National Bank, c/o Weinstein & Riley, P.S., PO Box 3978,  
Seattle, WA 98124-3978

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

2306054 EDI: BLINE.COM Aug 02 2011 03:28:00 B-Line, LLC, P.O. Box 91121, Dept. 550,  
Seattle, WA 98111-9221  
1651776 EDI: DISCOVER.COM Aug 02 2011 03:28:00 Discover Card, P.O. Box 15192,  
Wilmington, DE 19850-5192  
1653952 EDI: DISCOVER.COM Aug 02 2011 03:28:00 Discover Bank/DFS Services LLC, PO Box 3025,  
New Albany, OH 43054-3025  
1682882 EDI: RESURGENT.COM Aug 02 2011 03:28:00 LVNV Funding LLC its successors and assigns as,  
assignee of Washington Mutual, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
1651779 EDI: WFNNB.COM Aug 02 2011 03:28:00 La Redoute, P. O. Box 659728,  
San Antonio, TX 78265-9728  
1730363 EDI: PRA.COM Aug 02 2011 03:28:00 Portfolio Recovery Associates, LLC., PO Box 41067,  
NORFOLK VA 23541  
1651780 EDI: CHASE.COM Aug 02 2011 03:28:00 Providian, P.O. Box 9539, Manchester, NH 03108-9539  
1651781 EDI: PHINRJMA.COM Aug 02 2011 03:28:00 RJM Acquisitions, P. O. Box 18006, c/o Compass Bank,  
Hauppauge, NY 11788-8806  
1839362 EDI: BLINE.COM Aug 02 2011 03:28:00 ROUNDUP FUNDING, L.L.C., MS 550, PO Box 91121,  
SEATTLE, WA 98111-9221  
1651782 +EDI: WFNNB.COM Aug 02 2011 03:28:00 Victoria Secret, P.O. Box 182128,  
Columbus, OH 43218-2128  
1651783 +EDI: WFNNB.COM Aug 02 2011 03:28:00 WFNNB, PO Box 330066, Denver, CO 80233-8066  
TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* B-Line, LLC, P.O. Box 91121, Dept. 550, SEATTLE, WA 98111-9221  
cr\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067,  
Norfolk, VA 23541)  
cr\* +Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 03, 2011

Signature:



District/off: 1128-1

User: hafner  
Form ID: B18W

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Aug 01, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2011 at the address(es) listed below:

John C. McAleer cperry@chl3mob.com

Stephen L. Klimjack on behalf of Debtor Joy Putman pleadings@klimjack.com,  
backupmail@klimjack.com;courtemailonly@gmail.com

TOTAL: 2